

FACILITY AND METHOD FOR CELLULAR DATA COMMUNICATION BETWEEN
MERCHANTS AND CREDIT PROCESSING AGENCIES

Abstract

A wireless financial transaction verification facility has a transaction information
5 terminal for scanning credit cards and entering a purchase price, and communicates information
in a first electronic format. A converter is connected to the terminal and operates to convert the
information to a second format transmissible by a digital cellular network. A wireless
communication device is connected to the converter, and operates to communicate with the
network in the second format. At a central financial agency, a similar converter may convert
10 the information from the digital wireless transmissible format to a different format. Reply
communication with approval or other information may proceed by the same means.